



Order Filed on May 26, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
U.S. Bank National Association as trustee on behalf of  
the holders of the Citigroup Mortgage Loan Trust Inc.  
Asset-Backed Pass-Through Certificates, Series 2007-  
OPX1

In Re:  
Nieves L. Lara-Delgado,  
  
Debtor.

Case No.: 19-14615 RG

Adv. No.:

Hearing Date: 6/3/2020 @ 10:00 a.m..

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: May 26, 2020**

A handwritten signature in cursive script, reading "Rosemary Gambardella".  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Debtors: Nieves L. Lara-Delgado

Case No: 19-14615 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series, Denise Carlon appearing, upon a certification of default as to real property located at 293 Highwood Street, Teaneck NJ 07666, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Mark E. Norgaard, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 13, 2020, Debtor is due for the May 2020 post-petition payment for a total post-petition default of \$2,472.88 (1 @ \$2,293.52, 1 AO @ \$294.00, less suspense \$114.64); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$2,472.88 to be received no later than May 31, 2020; and

It is **ORDERED, ADJUDGED and DECREED** that Debtor is to make the June 2020 payment along with the last cure payment in the amount of \$294.01 in June; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2020, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan and the certification of default is hereby resolved.

